

Other items for your attention

Here is a summary of key terms and conditions of your card account that appear on your statement. For the complete terms and conditions for your account, please refer to your ATB Financial BusinessCard® Mastercard Cardholder Agreement.

Find an error?

Review your statement carefully. If you find an error, give us a call or drop by a branch. We'll work with you to resolve it.

Interest-free grace period

If you pay your new balance in full by the payment due date on this statement, including any promotional balance transfers, we will not charge you interest on any new purchases or fees that are appearing on your statement for the first time. If you do not pay the new balance in full by the due date, we will charge interest on all purchases and fees starting on the date they were posted to your account until we receive payment in full. There is no interest-free grace period for cash advances (including balance transfers, money orders, traveler's cheques, wire transfers and gambling transactions) and cheques, or their associated fees. For these items, interest is always charged from the date the transaction is posted to your account until we receive payment in full.

For details on how we apply payments, refer to the "Payments and Application of Payments" section of your Cardholder Agreement.

Paying off your new balance

The estimate provided on page one that shows how long it will take to pay off your new balance is based on:

- The new balance listed in this statement
- The assumption that you will make each payment on or before the payment due date
- The assumption that current interest rates (including any Promotional Rates) remain the same

Missed payments

You are required to make a minimum monthly payment by the payment due date shown on your statement. Missing payments (which includes not paying at least the minimum payment due by the payment due date) will affect your interest rates as outlined:

- If you miss any payment, you will lose the benefit of any Promotional Rate offer in which you are participating and your Standard Rates as shown in the "Interest Charges" section on this statement will apply immediately.

Foreign currency transactions

Your foreign currency transaction shown on your statement is converted to Canadian Dollars using Mastercard International's conversion rate established at the time the transaction was presented to them, and includes a currency conversion fee of 2.9% charged by ATB. Please note that since the fee is included in the transaction amount calculation, it will not show in the Fees and Adjustments section of your statement.

Autopay is fast and convenient

Pay your bill using our convenient pre-authorized Autopay Service. Call us at 1-888-282-5678 to sign up today.

What our icons mean

-  Special Offers to reward you for being an ATB Mastercard customer.
-  Useful tips to help you save money or how to take advantage of benefits associated with your card.
-  Important information that you need to be aware of and action may be required from you.

How to contact us

Statement and account enquiries

Canada & the US: Call toll-free 1-888-282-5678

Automated Service: 1-800-224-3979

Lost and stolen cards 24 hrs/day – 7 days/week
In Canada & the USA: 1-800-247-4623

Emergency replacement cards

In Canada & the USA: 1-800-307-7309

If you are outside Canada & the USA, please call 1-314-275-6690 for all enquiries.

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PAYMENTS AND CREDITS

Any payments you made that we received after September 25, 2020 will appear on your next statement.

Date Posted	Description	Amount (\$)
Sep 17	AUTOMATIC PAYMENT-THANKS	-277.90
Total payments and credits		-\$277.90

 **\$164.55 will be debited from your account and credited as your automatic payment on Oct 16, 2020.**

PURCHASES AND RETURNS

SABRINA C RYANS 5475 xxxx xxxx 0868

Date Charged	Date Posted	Description	Amount (\$)
Sep 04	Sep 04	LOGMEIN*GOTOMEETING LOGMEIN.COM QC	19.95
Sep 15	Sep 15	ROADPOST CANADA 8882901616 ON	144.60
Total for SABRINA C RYANS 5475 xxxx xxxx 0868			\$164.55
Total purchases and returns			\$164.55

INTEREST CHARGES

Balance Type	Interest Charged (\$)	Annual Interest Rate (%)
Purchases	0.00	9.45 (v)
Cash advances and Mastercard cheques	0.00	9.45 (v)
Total interest charges	\$0.00	

(v) - Variable (f) - Fixed

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Making payments

You can make your payment by:

- Autopay (**pre-authorized debit**)
- **ABM**
- **Telephone** banking
- **Internet** banking
- **Mail**, to the address alongside
- at any **ATB branch**.

 Please allow enough time for your payment to reach us by the due date.

Mail your payments and enquiries to:

ATB Financial Mastercard
P.O. Box 21063
Calgary, AB T2P 4H5